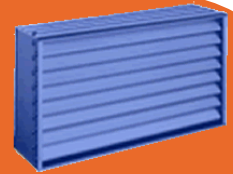


FLOOD VENTS

The Official Update of the Rhode Island Floodplain Management Program



Volume 1, Issue 2

Fall 2010

Welcome to **Flood Vents**, the quarterly issued floodplain newsletter from the Rhode Island Floodplain Management Program.



NFIP Reauthorization

On September 30, 2010, the President signed the National Flood Insurance Program Re-extension Act of 2010, which Congress passed on September 24, 2010. This extends the National Flood Insurance Program until September 30, 2011.



New Coastal Barrier Resources Act Factsheet from FEMA

The Coastal Barrier Resources Act (CBRA) protects coastal areas that serve as barriers against wind and tidal forces caused by coastal storms, and serve as habitat for aquatic species. This fact sheet outlines the responsibilities and restrictions that various programs within FEMA have under CBRA.

Follow this link to the factsheet:

<http://www.fema.gov/library/viewRecord.do?id=3818>



REMINDER: FEMA FY 2011 Hazard Mitigation Assistance (HMA) Grant Applications Due 11/12/2010

FEMA's HMA grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages.

See FEMA's website for more information on HMA Grants:

<http://www.fema.gov/government/grant/hma/index.shtm>

****All applications are due to RIEMA by 4:30pm
November 12, 2010****

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Flood Vents is a product of the Rhode Island Floodplain Management Program

NFIP's New Lower-Cost Insurance Option

Has your community recently been affected by flood map changes? Property owners may be eligible for a new flood insurance option that can provide temporary financial relief.

In 2003, more than 70 percent of the flood maps (known as Flood Insurance Rate Maps, or FIRMs) in the United States were at least 10 years old and many no longer reflect current flood hazards. Congress passed a law and appropriated funds that directed the Federal Emergency Management Agency (FEMA) to create the five-year Flood Map Modernization Program—a program dedicated to using current data and technology to update flood maps nationwide. Since then, communities across the country have been experiencing flood map changes.

With the Flood Map Modernization Program— and now Risk MAP¹ – providing updated FIRMs, communities are gaining a better understanding of their real flood risk. In some cases, this means areas in a community previously thought to be at a moderate-to-low-risk for flooding are now being accurately identified as high-risk and designated as Special Flood Hazard Areas (SFHAs). This increased risk of flooding is real and many property owners now find themselves required by lenders to purchase flood insurance.

To help reduce costs, property owners can now purchase the low-cost Preferred Risk Policy (PRP) during the two years following a map revision. However, at the end of the two year eligibility period, the PRP would have to be rewritten as a higher premium standard-rated policy at each subsequent renewal. While the PRP premiums are not permanently available, policies converted from a PRP to a standard-rated policy will be eligible for grandfathering using the lower risk zone reflected on a previous map. FEMA recognizes the financial hardship that a SFHA may place on property owners; therefore, they are extending the eligibility period for PRPs starting January 1, 2011.

Who's Eligible? Owners of buildings that were mapped into an SFHA due to a FIRM revision effective *on or after October 1, 2008, and before January 1, 2011*, are eligible to receive a reduced premium for up to two years beginning January 1, 2011, through December 31, 2012. Additionally, owners of buildings that will be newly mapped into an SFHA due to a map revision *on or after January 1, 2011*, will also be able to receive up to two years of reduced premiums. The property must still meet PRP eligibility requirements related to claims and disaster aid. In addition, insurance agents will need to provide previous and current flood zone documentation (e.g., previous and current effective FIRM²) to validate PRP extension eligibility. Property owners should be reminded to talk to their insurance agent about other available rating options offered through the National Flood Insurance Program that may provide them with additional savings (e.g., grandfathering, elevation rating, and higher deductibles).

For More Information. The PRP extension provides affected property owners with temporary financial relief in order to adjust to the new flood risk designation. To learn more about this cost-savings option, visit www.Floodsmart.gov/PRPExtension.

¹ Risk MAP (Mapping, Assessment, Planning) is FEMA's current five-year mapping initiative that builds on the successes of Flood Map Modernization. While Flood Map Modernization was focused on generating new county-wide FIRMs, Risk MAP will be focusing more on a watershed level as well as remapping all coastal areas. For more information about Risk MAP, go to: <http://www.fema.gov/plan/prevent/>

² One source is FEMA's online Map Service Center at www.msc.fema.gov.



Continuing Education Opportunities at FEMA's Emergency Management Institute (EMI) Emmitsburg, MD

E273: Managing Floodplain Development through the NFIP

2011 COURSE DATES: January 24-27, May 16-19, & August 29-September 1

If you are a state or local government employee you may attend the training for FREE with all expenses covered except meals (meal tickets are approximately \$100 for the week). FEMA offers travel reimbursement and provides housing on campus while in attendance. For more information, go to <http://www.training.fema.gov/>



Flood Insurance Rate Changes - Effective October 2010

The NFIP Flood Insurance Manual is revised by FEMA in May and October of each year. The Manual, which includes all the insurance policy rating tables, is used by insurance agents and companies to write NFIP policies.

For more information about the October 1, 2010 changes, click [here](#).



Flood Map Update

Below is an update of the Map Modernization process in Rhode Island by county.

Only one county left in RI without DFIRMs!

Map Modernization

- Bristol County— Effective November 16, 2006
- Providence County— Effective March 2, 2009
- Newport County— Effective April 5, 2010
- Washington County—Effective October 19, 2010
- Kent County—**Effective December 3, 2010**

RiskMAP—New Coastal Flood Risk Analyses

- Providence County— **Effective April 18, 2011**
- Newport County

Expected Preliminary map Issuance— TBD

- Washington County

Expected Preliminary map Issuance— TBD



Rhode Island Flood Mitigation Association

An association of professionals involved in floodplain management & flood hazard mitigation



Mark your calendars for upcoming events!

Twilight Seminar Series – The upcoming workshops will be held at the Aspray Boat House, 2 East View Avenue, Warwick, RI

COST: \$25 for RIFMA Members, \$35 for non-members. CFM credits are available.

NEW!!! January 2011 - RIDEM Storm Water Design and Installation Manual

For more information click on the banner above to visit the website

5th Annual RIFMA Conference: “Rocking the Boat in Floodplain Management: Innovative Approaches and Techniques”

Call for Abstracts

The Rhode Island Flood Mitigation Association will convene our 5th annual gathering on April, 26th 2011. Our theme for 2011 is derived from what Rhode Island faced during the extensive flooding in March 2010 and expanding upon what is needed to move forward in floodplain management. This call for abstracts seeks a broad range of professionals to address presentations that focus on, but are not limited to the following topics:

1. Anticipating and conveying flood risk
2. Setting the benchmark in flood preparedness
3. The floodplain managers toolkit

Please submit a 250-300 word abstract no later than January 14th, 2011 to michelle.f.burnett@us.army.mil

Rhode Island NFIP Factoid (as of November 2010)

RI flood policies in-force: 15,443

Average policy: \$1,168